

IN THE SPECIFICATION

Please amend the specification as follows:

Page 1, line 3, change "No.____, filed ____" to --No. 08/994,047, filed 12/19/97--.

Page 1, line 5, change "No.____, filed ____" to --No. 08/994,363, filed 12/19/97--.

Page 1, line 7, change "No.____, filed ____" to --No. 08/994,046, filed 12/19/97--.

IN THE CLAIMS

Please cancel claims 8-10, 12, 16-18 and 32-34.

Please amend claims 5, 7, 11, 13, 19-21, 24, 28-31 and 35-40 as follows:

5. (Amended) The method of claim 1, further comprising the step of:

performing one of electronically crediting a bank account of the payee and generating a check or draft payable to the payee in accordance with the payment directions.

7. (Amended) The method of claim 1, wherein each of the received payment requests includes payor payment information including at least one of a name, a street address, a city and state, and a first zip code of the payee to be paid, and further comprises the steps of:

processing at least a portion of the payor payment information other than [a] any received first zip code, to identify an eleven digit zip code for the payee to be paid; and

a² accessing the database to locate the payee information
corresponding to the eleven digit zip code.

5/26/77 11. (Amended) The method of claim 1, wherein a first of
the plurality of payees has a plurality of payment
remittance centers and a first of the payment requests
includes information identifying a payor account number
with the first payee, and further comprising the steps of:

a³ [processing] identifying one or more alphanumeric
characters in the account number [to select one of the
plurality remittance centers]; [and]

selecting one of the plurality of remittance centers
based upon the identified alphanumeric characters; and
directing payment to the one remittance center.

5/26/77 13. (Amended) The method of claim 1, wherein each of the
payment requests includes a payor's account number with a
payee, and further comprising the steps of:

a⁴ storing alteration rules corresponding to a payee
account number format; and

transforming the account number included in one of the
payment requests into an altered account number including a
portion of at least one of a payor's name, a payor's street
address and a payor's zip code according to the alteration
rules.

5/26/77 19. (Amended) An electronic bill payment system for
processing payment requests, comprising:

a⁵ an input port for receiving respective sets of payor
payment requests from a plurality of separate sources, each

of the sets of payment requests corresponding to an associated set of payors;

a data base configured to store records associated with a plurality of payees; and

a processor for processing the respective sets of payor payment requests to generate payment directions for paying the plurality of payees in accordance with the received payment requests and the records stored in the database associated with the plurality of payees.

20. (Amended) The system of claim 19, wherein the input port receives a respective batch file from each of the plurality of sources, each respective batch file containing a different one of the sets of payment requests [from payors subscribed to the source].

21. (Amended) The system of claim 19, wherein:

the payment requests from each of the plurality of separate sources are [respectively] in a different [formats] format from that of the payment requests from other of the plurality of separate sources; and

the processor is further configured to normalize the payment requests from each source to correspond to a common format prior to producing the payment directions.

24. (Amended) The system of claim 23, wherein the payment advice is in a form electronically readable by [the payee's] a payee system.

28. (Amended) The system of claim 19, wherein:

one of the payor payment requests [a payment to] is a request to pay one of the plurality of payees having a

plurality of payment remittance centers, the one payor payment request [including] includes a payor account number with the one payee; and

the processor is further configured to process the account number to identify [a single payment remittance center] one of the plurality of payment remittance centers, and to generate the payment directions to direct payment to the [single] one payment remittance center.

29. (Amended) The system of claim 28, wherein the processor is further configured to identify information in the account number which corresponds to the [single] one payment remittance center and to identify the [single] one payment remittance center based upon the identified information.

30. (Amended) The system of claim 29, wherein the identified information [of the account number] includes one or more alphanumeric characters [identifying a single remittance center].

31. (Amended) The system of claim 19, further comprising:
a storage device configured to store validation rules corresponding to values for fields of payee account numbers and alteration rules corresponding to a payee account number format;

wherein the payment requests include payor account numbers [and];

wherein the processor is further configured to[:] verify that the account numbers conform to the stored

validation rules, alter the account numbers according to the stored alteration rules, and generate the payment directions to include the altered account number;

wherein the altered account number includes a portion of at least one of the payor's name, street address or zip code.

35. (Amended) A system for processing payment information, comprising:

one or more networks;

a plurality of source stations, coupled to the one or more networks, each source station configured to collect respective payment requests from a plurality of payors for payment of a plurality of payees, each request containing payment information, including a payee name, payee address data, and a payor account number with a payee; and

a centralized remittance station, coupled to the one or more networks, [having a payee database,] and configured to receive the [payment information] respective sets of payment requests from [at least one of] the plurality of source stations via at least one of the one or more networks, and process the payment information to [produce] generate payment directions for paying [a payee to be paid selected from the payee database] the plurality of payees in accordance with the processed payment information.

36. (Amended) The system of claim 35, wherein:

the centralized remittance station [, coupled to the networks,] is further configured to [receive the payment information from one of the plurality of source stations via the networks,] process the payment information to

produce an eleven digit zip code for each of the [payee] payees, [and] access [the] a database to locate a payee record corresponding to the eleven digit zip code and generate the payment directions for paying that payee in accordance with the located payee record.

37. (Amended) The system of claim 36, wherein:

the [data base] database is accessed using a portion of [a payee] the name of each payee and the eleven digit zip code for that payee to access the payee record of that payee [; and

the payee record further corresponds to the portion of the payee name].

38. (Amended) The [method] system of claim 37, wherein:

[the access step includes comparing] the centralized remittance station matches the portion of the payee name with a payee name in the payee record [in the database] to locate the payee record.

39. (Amended) The system of claim 35, further comprising:

a database of alteration rules indicating a format for payee account numbers;

wherein the centralized remittance station transforms the payor account number into an altered payor account number according to the alteration rules and generates payment directions including the altered payor account number.

40. (Amended) The system of claim 35, wherein the payee has a plurality of remittance centers and the centralized remittance station is further configured to process the

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payor account number to identify [a single remittance center] one of the plurality of remittance centers, and to [direct a payment, including the altered payor account number,] generate the payment direction so as to direct payment to the single remittance center.

Please add claims 41-50 as follows:

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--41. An article of manufacture for electronically processing bill payment requests, the article of manufacture comprising:

a computer readable medium; and

computer programming stored on the medium; wherein the stored computer programming is configured to be readable from the computer readable medium by at least one computer to thereby cause the at least one computer to operate so as to:

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receive respective sets of payment requests electronically from a plurality of independent sources, each set of payment requests corresponding to an associated set of payors requesting payments to a plurality of payees, and

process the payment requests at a single remittance processing system having a database including payee information for each of the plurality of payees to generate payment directions for paying the plurality of payees in accordance with the processed payment requests and the payee information.--

--42. The article of manufacture according to claim 41, wherein the computer programming is further readable to cause the least one computer to:

receive a first of the respective sets of payment requests in a first format;

receive a second of the respective sets of payment requests in a second format, different from the first format; and

normalize the first and the second respective sets of payment requests to correspond to a third format; and

generate the payment directions based upon the normalized first and second respective sets of payment requests.--

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--43. The article of manufacture according to claim 41, wherein:

a first of the respective sets of payment requests is received in a first format; and

processing includes normalizing the first respective set of payment requests to correspond to a normalized format and generating the payment directions based upon the normalized first respective payment requests.--

--44. The article of manufacture according to claim 41, wherein each of the respective sets of payment requests from payors is received as a batch file.--

--45. The article of manufacture according to claim 41, wherein:

the payment directions direct one of electronically crediting a bank account of the payee and generating a check or draft payable to the payee.--

46. The article of manufacture according to claim 41, wherein the computer programming is further readable to cause the at least one computer to:

generate a respective payment advice for each of the plurality of payees corresponding to the payment directions; and

transmit the payment advice to each of the plurality of payees.--

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--47. The article of manufacture according to claim 41, wherein:

each of the received payment requests includes payor payment information having at least one of a name, a street address, and a city and state of the payee to be paid;

the computer programming is further readable to cause the at least one computer to process at least a portion of the payor payment information other than a received zip code to identify an eleven digit zip code for the payee to be paid, and to access the database to locate the payee information corresponding to the eleven digit zip code.--

--48. The article of manufacture according to claim 41, wherein:

a first of the plurality of payees has a plurality of payment remittance centers and a first of the payment requests includes information identifying a payor account number with the first payee; and

the computer programming is further readable to cause the at least one computer to:

identify one or more alphanumeric characters in the account number,

select one of the plurality of remittance centers based upon the identified alphanumeric characters, and direct payment to the one remittance center.--

--49. The article of manufacture according to claim 41, wherein:

each of the payment requests includes a payor's account number with a payee; and

the computer programming is further readable to cause the at least one computer to:

determine if the received account number conforms with validation rules corresponding to payee values for fields of the account number;

transform the validated account number into an altered account number according to the alteration rules corresponding to a payee account number, and

transmit the altered account number to the payee to notify a payee of a payment based on the payment directions.--

--50. An electronic bill payment system for processing payment requests, comprising:

an input port for receiving sets of payor payment requests from a plurality of separate sources, each separate source associated with a respective set of payment requests from a plurality of payors for payment to a plurality of payees;

a data base configured to store records associated with the plurality of payees; and

a processor for processing the payment requests to generate payment directions for paying the plurality of payees in accordance with the received payment requests

and the records stored in the database associated with the
plurality of payees.--
